

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DAVID D. POMOCKI
KERRI L. POMOCKI
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:15-20365 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 27, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/05/2015 and confirmed on 5/4/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		136,980.51
Less Refunds to Debtor	3,032.06	
TOTAL AMOUNT OF PLAN FUND		133,948.45

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	5,641.39	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,641.39

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST BANK SSB*	0.00	42,877.25	0.00	42,877.25
	Acct: 1074				
	MIDFIRST BANK SSB*	17.70	17.70	0.00	17.70
	Acct: 1074				
	PITTSBURGH FEDERAL CREDIT UNION**	0.00	0.00	0.00	0.00
	Acct: 6833				
	TOYOTA MOTOR CREDIT CORP (TMCC)	16,770.10	16,770.10	3,854.42	20,624.52
	Acct: XXXXXXXX3059				
	TOYOTA MOTOR CREDIT CORP (TMCC)	7,732.79	7,732.79	311.79	8,044.58
	Acct: XXXXXXXX0720				
					71,564.05

Priority					
	JAMES E MISCAVAGE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	DAVID D. POMOCKI	0.00	0.00	0.00	0.00
	Acct:				
	DAVID D. POMOCKI	539.54	539.54	0.00	0.00
	Acct:				
	DAVID D. POMOCKI	2,492.52	2,492.52	0.00	0.00
	Acct:				
	LAW OFFICE OF JAMES E MISCAVAGE	0.00	0.00	0.00	0.00
	Acct:				
	JAMES E MISCAVAGE ESQ	3,000.00	3,000.00	0.00	0.00
	Acct:				
	BRIDGECREST CREDIT COMPANY LLC	0.00	6,207.46	0.00	6,207.46
	Acct: 5401				
					6,207.46

Unsecured					
	DUQUESNE LIGHT COMPANY*	180.39	90.76	0.00	90.76
	Acct: 1400				
	PITTSBURGH FEDERAL CREDIT UNION**	14,024.35	7,056.04	0.00	7,056.04
	Acct: 6833				
	CERASTES LLC	3,806.13	1,914.97	0.00	1,914.97

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6369				
	CACH LLC	457.79	230.33	0.00	230.33
	Acct: 0940				
	ECAST SETTLEMENT CORP	6,933.97	3,488.67	0.00	3,488.67
	Acct: 1075				
	ECAST SETTLEMENT CORP	4,649.65	2,339.37	0.00	2,339.37
	Acct: 4385				
	DISCOVER BANK(*)	6,940.62	3,492.01	0.00	3,492.01
	Acct: 9109				
	DISCOVER BANK(*)	1,571.95	790.90	0.00	790.90
	Acct: 8517				
	DS WATERS OF AMERICA++	0.00	0.00	0.00	0.00
	Acct: ?				
	DEPARTMENT STORES NATIONAL BANK	351.69	176.95	0.00	176.95
	Acct: 6883				
	DEPARTMENT STORES NATIONAL BANK	898.24	451.93	0.00	451.93
	Acct: 3287				
	CACH LLC	12,420.50	6,249.10	0.00	6,249.10
	Acct: 9263				
	PRA/PORTFOLIO RECOVERY ASSOC	1,424.25	716.58	0.00	716.58
	Acct: 3750				
	GECC/SAMS CLUB++	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXX6188				
	PRA/PORTFOLIO RECOVERY ASSOC	1,234.11	620.92	0.00	620.92
	Acct: 8471				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXX0625				
	PORTFOLIO RECOVERY ASSOCIATES, L	7,183.68	3,614.30	0.00	3,614.30
	Acct: 9480				
	CACH LLC	9,646.79	4,853.57	0.00	4,853.57
	Acct: 1695				
	CAVALRY SPV I LLC - ASSIGNEE(*)	1,136.85	571.98	0.00	571.98
	Acct: 7069				
	PRA/PORTFOLIO RECOVERY ASSOC	2,379.79	1,197.33	0.00	1,197.33
	Acct: 6217				
	PRA RECEIVABLES MANAGEMENT LLC -	2,759.73	1,388.49	0.00	1,388.49
	Acct: 5475				
	TD BANK NA(*)	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXX1690				
	TD BANK USA NA**	3,277.69	1,649.09	0.00	1,649.09
	Acct: 7690				
	TOYOTA MOTOR CREDIT CO**	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXX5902				
	AMERICAN INFOSOURCE LP AGENT - MI	7,854.06	3,951.59	0.00	3,951.59
	Acct: 7570				
	AMERICAN INFOSOURCE LP AGENT - MI	1,660.57	835.48	0.00	835.48
	Acct: 7170				
	AMERICAN INFOSOURCE LP AGENT - MI	3,687.32	1,855.19	0.00	1,855.19
	Acct: 4779				
	EQUITABLE GAS CO(*)	0.00	0.00	0.00	0.00
	Acct:				
					47,535.55
TOTAL PAID TO CREDITORS					125,307.06

TOTAL	
CLAIMED	0.00
PRIORITY	24,520.59
SECURED	94,480.12

Date: 04/27/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DAVID D. POMOCKI
KERRI L. POMOCKI
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:15-20365 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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United States Bankruptcy Court
Western District of PennsylvaniaIn re:
David D. Pomocki
Kerri L. Pomocki
DebtorsCase No. 15-20365-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: msch
Form ID: pdf900Page 1 of 2
Total Noticed: 48

Date Rcvd: Apr 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 30, 2020.

db/jdb
cr +David D. Pomocki, Kerri L. Pomocki, 617 Manning Avenue, McKeesport, PA 15132-4043
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
Pittsburgh, PA 15212-5860

cr +Toyota Motor Credit Corporation, c/o Schiller & Knapp LLP, 950 New Loudon Rd,
Latham, NY 12110-2100

13991135 +Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
13991136 +Blatt, Hasenmiller, 1835 Market Street, Suite 501, Philadelphia, PA 19103-2933
13991139 +Cba Collection Bureau, 25954 Eden Landing Rd, Hayward, CA 94545-3837
13991140 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14001429 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,
Mason, OH 45040-8053

13991142 +Ds Waters Of America Inc, 25954 Eden Landing Rd, Hayward, CA 94545-3816
13991143 +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
14038223 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262,
NEW YORK, NY 10087-9262

13991144 +EIS Collections, Box 1398, Reynoldsburg, OH 43068-6398
13991145 +Fma Alliance, 12339 Cutten Road, Houston, TX 77066-1807
14050690 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
13991148 +Midland Mtg/Midfirst, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
13991150 +Pittsburgh Federal credit union, 317 Brownsville Road, Pittsburgh, PA 15210-2297
13991152 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
13991154 +Sam's Club Discover/Gecb, Box 530942, Atlanta, GA 30353-0942
13991153 +Sam's Club Discover/Gecb, Box 960013, Orlando, FL 32896-0013
13991155 +Sears Credit Cards, c/o Sears Citi Card, Sears Consumer Payments, P.O. Box 9001055,
Louisville, KY 40290-1055

13993032 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Corporation, PO BOX 8026,
Cedar Rapids, Iowa 52408-8026)

13991161 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
13991162 +Toyota Fsb, Po Box 108, Saint Louis, MO 63166-0108
13991163 +Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 29 2020 03:34:29
PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067

14034383 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 29 2020 03:34:37
American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,
Oklahoma City, OK 73126-8941

15014138 +E-mail/Text: dl-collectionsbankruptcyteam@drivetime.com Apr 29 2020 03:22:40
Bridgecrest Credit Company, LLC, PO BOX 29018, PHOENIX, AZ 85038-9018

13991137 E-mail/PDF: resurgentbknofifications@resurgent.com Apr 29 2020 03:33:27 CACH, LLC,
PO Box 10587, Greenville, SC 29603-0587

14013967 +E-mail/Text: bncmail@w-legal.com Apr 29 2020 03:22:31 CERASTES, LLC,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13991138 E-mail/PDF: AIS.coccard.ebn@americaninfosource.com Apr 29 2020 03:32:24 Capital One N.a.,
P.O. Box 30285, Salt Lake City, UT 84130-0285

13991803 +E-mail/Text: bankruptcy@cavps.com Apr 29 2020 03:22:35 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

13994806 E-mail/Text: mrdiscen@discover.com Apr 29 2020 03:21:50 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

13991141 +E-mail/Text: mrdiscen@discover.com Apr 29 2020 03:21:50 Discover Fin Svcs Llc,
Po Box 15316, Wilmington, DE 19850-5316

14060893 +E-mail/Text: kbarkley@bernsteinlaw.com Apr 29 2020 03:22:46 Duquesne Light Company,
c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,,
Pittsburgh, PA 15219-1945

13991147 +E-mail/Text: ebn@ltdfin.com Apr 29 2020 03:22:01 LTD Financial Services,
7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134

13991146 +E-mail/Text: bk@lendingclub.com Apr 29 2020 03:22:40 Lending Club Corp,
71 Stevenson St Ste 300, San Francisco, CA 94105-2985

13991149 +E-mail/Text: bnc@nordstrom.com Apr 29 2020 03:21:56 Nordstrom Fsb, Po Box 13589,
Scottsdale, AZ 85267-3589

14520087 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 29 2020 03:32:28
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

14053364 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 29 2020 03:32:32
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

13991151 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 29 2020 03:32:28 Portfolio,
Box 12914, Norfolk, VA 23541-0914

13991156 E-mail/PDF: cbp@onemainfinancial.com Apr 29 2020 03:34:12 Springleaf, Box 742536,
Cinninnati, OH 45274

13991157 E-mail/PDF: cbp@onemainfinancial.com Apr 29 2020 03:32:16 Springleaf Financial,
601 Nw 2nd St, Evansville, IN 47708

14004211 E-mail/PDF: cbp@onemainfinancial.com Apr 29 2020 03:32:17 Springleaf Financial Services,
PO Box 3251, Evansville, IN 47731

District/off: 0315-2

User: msch
Form ID: pdf900

Page 2 of 2
Total Noticed: 48

Date Rcvd: Apr 28, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13991158 +E-mail/PDF: gecsedirecoverycorp.com Apr 29 2020 03:32:20 Synch/care Credit,
950 Forrer Blvd, Kettering, OH 45420-1469
13991159 +E-mail/PDF: gecsedirecoverycorp.com Apr 29 2020 03:33:12 Synch/jcp, Po Box 965007,
Orlando, FL 32896-5007
13991160 +E-mail/PDF: gecsedirecoverycorp.com Apr 29 2020 03:34:15 Synch/walmart Dc, Po Box 965024,
Orlando, FL 32896-5024
14062459 E-mail/PDF: gecsedirecoverycorp.com Apr 29 2020 03:34:14 Synchrony Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
14006197 +E-mail/Text: bncmailw-legal.com Apr 29 2020 03:22:31 TD BANK USA, N.A.,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr MidFirst Bank
cr* +Pittsburgh Federal Credit Union, 317 Brownsville Road, Pittsburgh, PA 15210-2297
14632963* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541)

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor MidFirst Bank andygornall@latouflawfirm.com
Edward T. Harvey on behalf of Creditor Pittsburgh Federal Credit Union eharvey@hrslaw.com,
dscott@hrslaw.com
James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
James E. Miscavage on behalf of Debtor David D. Pomocki jamesmiscavage@gmail.com,
miscavagejr96026@notify.bestcase.com
James E. Miscavage on behalf of Joint Debtor Kerri L. Pomocki jamesmiscavage@gmail.com,
miscavagejr96026@notify.bestcase.com
Joshua I. Goldman on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
Martin A. Mooney on behalf of Creditor Toyota Motor Credit Corporation
kcollins@schillerknapp.com, lgadomski@schillerknapp.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpggh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpggh.com

TOTAL: 11